

The complaint

Mr F complains that The Royal Bank of Scotland Plc (RBS) did not provide the requested statement of account to prove the correct balance on his outstanding debt.

What happened

Mr F says he had an outstanding RBS debt that was passed to a debt collection agency (DCA). He says when the debt was moved to another agency, he was given an incorrect balance and wants RBS to provide a full account statement.

RBS says Mr F's account was placed with a DCA in line with the terms and conditions of his account. It acknowledges that the DCA has changed but says that letters were sent to Mr F each time. RBS says it's satisfied that the balance shown is correct but asked Mr F to provide his bank statements if he wanted it to investigate further.

Our investigator did not recommend the complaint should be upheld. She did not find RBS had made an error by transferring the debt to a DCA and had seen the payment breakdown that aligns with the balance provided to Mr F. Our investigator found RBS's offer to investigate further was fair and reasonable.

Mr F responded to say that he continued to pay money to the original DCA as he wasn't notified of a change, and never received any statements. He said he did not want to provide bank statements to RBS and RBS told him it can't provide a five-year account statement.

In response, RBS gave the dates of the letters sent to Mr F regarding the DCA transfers and provided a statement showing the payments received in the previous five years. It added that if Mr F has evidence of additional payments, it will consider these.

Mr F further responded that he would continue to pay the original DCA until it confirms it's handed back the account and details his monthly contributions. He added that he wanted all account details/payments held by RBS since 2007, the date and the reason the first DCA transferred his details to RBS and a copy of the letter that he was sent about the transfer. Mr F also requested a letter from this service about the legalities of selling his data to DCAs. Finally, Mr F has sent evidence that the original DCA is chasing him for a response to an email he didn't receive regarding his complaint with them.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have now seen the five-year statement RBS provided to Mr F and I'm satisfied it corresponds to the balance Mr F received from the DCAs. I acknowledge that Mr F may have made further payments that are not reflected on the statement, but RBS has offered to investigate these once Mr F provides his receipts. I find that to be fair and reasonable.

With regard to Mr F's debt being transferred to a DCA, RBS is entitled to do so. RBS says it still owns the debt, but that it uses third party DCAs to manage the account and arrange repayments. It is not unusual for a bank to use more than one DCA when managing debts in this way and I have seen evidence that letters were sent to Mr F each time the DCA changed. I acknowledge Mr F says he did not receive one of these letters, but I am satisfied that RBS has sent sufficient evidence that it was sent even though it is unable to provide a copy of the letter as Mr F has requested.

Mr F has forwarded letters he received from the two later DCAs dating from October 2023, but I understand he's been continuing to make payments to the original DCA as he says the other DCAs quoted the wrong balance. He says he has raised a complaint with the original DCA as it has yet to provide confirmation it no longer has his account, nor a statement of his monthly contributions. I acknowledge that Mr F also says he's missing an email that this DCA said it sent, but I cannot comment on this as it's not part of the complaint about RBS.

Finally, the Financial Ombudsman Service does not have the power to comment on the legalities of selling data to third parties. This service was set up as an alternative to the court process and such a document can only be provided following such a process. However, Mr F may find that the Information Commissioner's Office has further useful information on the subject.

In summary, I consider RBS has responded fairly to Mr F's complaint by providing his statement of account and offering to investigate any discrepancies. I don't consider it needs to do anything further.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 26 March 2025.

Amanda Williams

Ombudsman